

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A method of authenticating an action
~~between performed at a control point and by a user involving a token which is issued to the user and which is involved with the user performing the action,~~ said method comprising:

~~presenting a token which performs authentication to said control point; and~~
~~using the token to authenticate the user to the control point to perform the action using the control point;~~
~~using the token to authenticating-authenticate said control point using said token to perform the action; and wherein~~
~~the token is a mobile wireless communication device.~~

Claim 2 (Currently Amended): The method of claim 1, said method further comprising a token issuer issuing said token to said user, and wherein said authenticating the control point occurs on-line between said token and said token issuer.

Claim 3 Cancelled (Without disclaimer or prejudice).

Claim 4 (Currently Amended): The method of claim-32, wherein said mobile communication device communicates with said token issuer using a wireless communication path.

Claim 5 (Currently Amended): The method of claim 2, wherein said token communicates with said token issuer using a wireless communication network of said control point.

Claim 6 (Original): The method of claim 1, further comprising said control point authorizing said action based on information provided by said token.

Claim 7 (Original): The method of claim 1, wherein said action comprises a financial transaction.

Claim 8 (Original): The method of claim 1, wherein said action comprises access control.

Claim 9 (Previously Presented): The method of claim 1, wherein said authenticating said control point comprises notifying said user whether said control point has authorization for said action.

Claim 10 (Currently Amended): A method of authenticating a control point involving an action performed by the control point by a user involving a token which is as issued to the user of the token and which is involved with the user performing the action, said method comprising:

the token obtaining information regarding said control point; and
the token authenticating said control point based on said information; and

using the token to authenticate the user to the control point to perform the action using the control point; and wherein
the token is a mobile communication device.

Claim 11 (Currently Amended): The method of claim 10, wherein said information is obtained by presenting a token which performs authentication ~~to~~of said control point.

Claim 12 (Previously Presented): The method of claim 11, said method further comprising a token issuer issuing a token, and wherein said authenticating said control point occurs on-line between said token and said token issuer.

Claim 13 Cancelled (Without disclaimer or prejudice).

Claim 14 (Currently Amended): The method of claim ~~13~~12, wherein said mobile communication device communicates with said token issuer using a wireless communication path.

Claim 15 (Currently Amended): The method of claim 12, wherein said token communicates with said token issuer using a wireless communication network of said control point.

Claim 16 (Original): The method of claim 10, further comprising said control point authorizing an action based on information provided by said token.

Claim 17 (Original): The method of claim 16, wherein said action comprises a financial transaction.

Claim 18 (Original): The method of claim 16, wherein said action comprises access control.

Claim 19 (Currently Amended): The method of claim 10, wherein said authenticating said control point comprises notifying a user whether said control point has authorization for said action.

Claim 20 (Currently Amended): A method of authenticating an action performed by control point by a user involving a token which is issued to the user and which is involved with the user performing the action comprising:

presenting a-the token which performs-for performing authentication to-a-of the control point;

said control point token collecting information from said token control point; and

authenticating said control point based on said information; and
using the token to authenticate the user to the control point to perform the action using the control point; and wherein

the token is a mobile communication device.

Claim 21 (Currently Amended): The method of claim 20 further comprising a control point operator approving said control point and said method further comprises storing data about said control point in a database, and said authenticating of the control point comprises comparing said data with said information from said token.

Claim 22 (Previously Presented): The method of claim 20, further comprising storing data about said token in a database, and said authenticating comprises comparing said data and said information from said token.

Claim 23 (Currently Amended): A device for authenticating a control point involving an action performed by the control point by a user involving the device which is issued to the user and which is involved with the user performing the action comprising:

a wireless communication portion that obtains information regarding said control point and communicates wirelessly with an external entity to authenticate said control point based on said information and to authenticate the user to the control point to perform the action using the control point; and

a user interface portion, coupled to said communication portion, to indicate a result of said authentication of the control point to a user; and wherein
the device is a mobile communication device.

Claim 24 (Previously Presented): The device of claim 23, wherein said communication portion authenticates said control point on-line between said device and an issuer that issued said device.

Claim 25 Cancelled. (without disclaimer or prejudice).

Claim 26 (Currently Amended): The device of claim 23, wherein said communication portion authenticates said control point using a wireless communication network of said control point.

Claim 27 (Previously Presented): The device of claim 23, wherein said action comprises a financial transaction.

Claim 28 (Previously Presented): The device of claim 23, wherein said action comprises access control.

Claim 29 (Previously Presented): The device of claim 23, wherein said user interface portion notifies said user whether said control point has authorization for said action.

Claim 30 (Previously Presented): The device of claim 23, wherein said user interface portion comprises a display device.

Claim 31 (Previously Presented): The device of claim 23, further comprising a card that connects with said communication portion, said card containing information regarding one of said device and said user.

Claim 32 (Previously Presented): The device of claim 23, wherein said communication portion is temporarily coupled to said device.